

| Information to identify the case: | | | |
|-----------------------------------|---|-------------|-----------|
| Debtor 1 | Merle Allen Baker Jr. | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Trisha Marie Baker | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court | WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: | 13-10469-TPA | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Merle Allen Baker Jr.

Trisha Marie Baker

7/17/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Merle Allen Baker, Jr.
 Trisha Marie Baker
 Debtors

Case No. 13-10469-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 50

Date Rcvd: Jul 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2018.

db/jdb +Merle Allen Baker, Jr., Trisha Marie Baker, 2040 Jackson Center Polk Road,
 Polk, PA 16342-2812
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,
 Pittsburgh, PA 15219-2719
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
 13610303 +AAS Debt Recovery Inc, PO Box 129, Monroeville, PA 15146-0129
 13610304 +AAS Debt Recovery, Inc., 2526 Monroeville, Monroeville, PA 15146-2358
 13612167 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331
 13617228 +Credit Acceptance Corp., 25505 West 12 Mile Road, Suite 300, Southfield, MI 48034-8331
 13610311 +Digestive Health Specialists, 3744 State Route 257, Seneca, PA 16346-3318
 13610313 +Diversified Collection Services, Inc., 333 North Canyons Parkway, Suite 100,
 Livermore, CA 94551-9480
 13610314 +Diversified Collections, Inc., 1165 Garden Street, Greensburg, PA 15601-6417
 13610315 +Faye E. Woods, Tax Collector, 1838 Jackson Center Polk Road, Stoneboro, PA 16153-4420
 13610316 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
 13610318 +GC Services, Attn: Bankruptcy, 6330 Gulfmont Street, Suite 400, Houston, TX 77081-1108
 13610320 +Gregory Javardian, 1310 Industrial Boulevard, 1st Floor, Suite 101,
 Southampton, PA 18966-4030
 13610324 Northwest Emergency Physicians, 75 Remittance Drive, Suite 1877, Chicago, IL 60675-1877
 13610326 +Penn Foster School, PO Box 1900, Scranton, PA 18505-0900
 13610327 +Physicians In Radiology, 100 Fairfield Drive, Seneca PA 16346-2130
 13610330 +Route 8 Auto Sales, 684 North Seneca Street, Oil City, PA 16301-5658
 13610333 +Tri-County Industries, Inc., 159 TCI Park Drive, Grove City, PA 16127-4398
 13670570 +U.S. Bank, National Association, et al., Bank of America, N.A., c/o KML Law Group, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13610337 ++++US BANK, 100 S COMMONS STE 150, PITTSBURGH PA 15212-5359
 (address filed with court: US Bank, 150 Allegheny Center, Pittsburgh, PA 15212)
 13610339 #+USCB Corporation, 101 Harrison Street, Archbald, PA 18403-1961
 13610334 +United Collection Bureau Inc, 5620 Southwyck Boulevard, Toledo, OH 43614-1501
 13610335 +United Community Hospital, 2807 Little York Road, Houston, TX 77093-3405
 13610340 +Venango County Tax Claim Bureau, 1174 Elk Street, PO Box 831, Franklin, PA 16323-0831
 13610344 #+Vitti & Vitti & Associates, P.C., Attn: Louis P. Vitti, 215 4th Avenue,
 Pittsburgh, PA 15222-1707

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2018 02:24:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13610305 +EDI: AFNIRECOVERY.COM Jul 18 2018 05:53:00 Afni, Inc., Attn: DP Recovery Support,
 PO Box 3427, Bloomington, IL 61702-3427
 13668577 EDI: AIS.COM Jul 18 2018 06:03:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13610306 +EDI: ACCE.COM Jul 18 2018 05:53:00 Asset Acceptance, PO Box 2036, Warren, MI 48090-2036
 13610307 +EDI: BANKAMER.COM Jul 18 2018 05:58:00 BAC Home Loan Servicing, LP, Bankruptcy Department,
 Mail Stop CA-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
 13610308 +EDI: BANKAMER.COM Jul 18 2018 05:58:00 Bank of America, NA, 2380 Performance Drvie,
 Richardson, TX 75082-4333
 13610309 +E-mail/Text: matthartweg@cbjcredit.com Jul 18 2018 02:25:26 CBJ Credit Recovery,
 117 West 4th Street, Jamestown, NY 14701-5005
 13610310 +E-mail/Text: abovay@creditmanagementcompany.com Jul 18 2018 02:25:02
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 13610312 +EDI: ESSL.COM Jul 18 2018 05:53:00 Dish Network, 9601 South Meridian Boulevard,
 Englewood, CO 80112-5905
 13610317 +E-mail/Text: slucas@for-cu.com Jul 18 2018 02:24:53 Franklin Oil Region Credit Union,
 101 North 13th Street, Franklin, PA 16323-2343
 13610319 +EDI: RMSC.COM Jul 18 2018 05:58:00 GE Money Bank / JcPenneys, Attention: Bankruptcy,
 Po Box 103106, Roswell, GA 30076-9106
 13610321 +EDI: HFC.COM Jul 18 2018 05:58:00 Hsbc, PO Box 15521, Wilmington, DE 19850-5521
 13610322 +EDI: HFC.COM Jul 18 2018 05:58:00 Hsbc Bank, Attn: Bankruptcy, PO Box 5253,
 Carol Stream 60197-5253
 13610323 +EDI: MID8.COM Jul 18 2018 05:53:00 Midland Credit Management, Inc., 8875 Aero Drive,
 Suite 200, San Diego, CA 92123-2255
 13610325 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2018 02:24:12 PA Department of Revenue,
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
 13610328 +EDI: PRA.COM Jul 18 2018 05:53:00 PRA Receivables Management, LLC,
 As Agent Of Portfolio Recovery Associate, PO Box 12914, Norfolk, VA 23541-0914
 13610329 +EDI: PRA.COM Jul 18 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 13645445 EDI: NEXTEL.COM Jul 18 2018 05:53:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949,
 Overland Park KS 66207-0949
 13610332 +EDI: WTRRNBNK.COM Jul 18 2018 05:53:00 Target Retailers National Bank, PO Box 9350,
 Minneapolis, MN 55440-9350

District/off: 0315-1

User: lfin
Form ID: 3180W

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Total Noticed: 50

Date Rcvd: Jul 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

| | | |
|----------|--|---|
| 13610336 | EDI: USBANKARS.COM Jul 18 2018 05:53:00 | US Bank, Attention: Bankruptcy Department, 425 Walnut Street, Cincinnati, OH 45202 |
| 13610338 | EDI: USBANKARS.COM Jul 18 2018 05:53:00 | US Bank, PO Box 5229, Cincinnati, OH 45201 |
| 13610341 | +EDI: VERIZONCOMB.COM Jul 18 2018 05:58:00 | Verizon, PO Box 3037, Bloomington, IL 61702-3037 |
| 13610342 | +EDI: VERIZONCOMB.COM Jul 18 2018 05:58:00 | Verizon, 500 Technology Drive, Weldon Springs, MO 63304-2225 |
| 13610343 | +EDI: VERIZONCOMB.COM Jul 18 2018 05:58:00 | Verizon Wireless, PO Box 3397, Bloomington, IL 61702-3397 |

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

| | |
|-----------|---|
| cr | U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVID |
| cr | U.S. Bank, National Association, et al |
| 13678395* | +Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036 |
| 13867157* | ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067) |
| 13610331 | ##+Rural Mental Health Associates, 19 Central Avenue, 3rd Floor, Oil City, PA 16301-2718 |

TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2018 at the address(es) listed below:

| | | |
|-------------------------------------|--|---|
| Andrew F Gornall | on behalf of Creditor | U.S. Bank, National Association, et al andygornall@latouflawfirm.com |
| Daniel P. Foster | on behalf of Joint Debtor Trisha Marie Baker | dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com |
| Daniel P. Foster | on behalf of Debtor Merle Allen Baker, Jr. | dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com |
| James Warmbrodt | on behalf of Creditor | U.S. Bank, National Association, et al bkgroup@kmlawgroup.com |
| Kevin M BATTERY | on behalf of Creditor | U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-2 kbattery@rascrane.com |
| Office of the United States Trustee | | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | | cmecf@chapter13trusteedpa.com |

TOTAL: 7